Case 09-39971 Doc 1 Filed 10/23/09 Entered 10/23/09 16:36:15 Desc Main Document Page 1 of 12

B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
			United No			ruptcy of Illino		,			Vo	luntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Rojas, Andres A.						Name of Joint Debtor (Spouse) (Last, First, Middle):  Cano, Cristina						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four di	one, state all)	Sec. or Indi	ividual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	(if mo	four digits or than one, s	state all)	r Individual-	Taxpayer l	I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State):  21 Pomeroy Dr.  Montgomery, IL  ZIP Code				Stree 21 M	Street Address of Joint Debtor (No. and Street, City, and State):  21 Pomeroy Dr.  Montgomery, IL  ZIP Code							
County of Residence or of the Principal Place of Business:  Kendall					County of Residence or of the Principal Place of Business:  Kendall							
Mailing Ad	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	ent from str	reet address):
					Г	ZIP Code						ZIP Code
	Principal A from street		siness Debtor	r	L							1
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Sing in 1 ☐ Rail ☐ Stool ☐ Con ☐ Clea	Nature of Business (Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other  Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organiz			Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts.					
		Filing F	ee (Check or	Cod		of the Unite	e Code).	a perso	red by an indivi onal, family, or		rpose."	
☐ Filing F attach si is unable ☐ Filing F	igned applic e to pay fee ee waiver re	ched  d in installn ation for the except in in	nents (applicate court's constallments. I	able to inc sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals	hat the debt cial Form 3A only). Must	Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ness debtor as pusiness debtor ncontingent l ) are less that with this petition were solici	s defined i or as defin liquidated n \$2,190,0 ion. ited prepet	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00.  ition from one or more S.C. § 1126(b).
☐ Debtor 6	estimates tha	at funds will at, after any	ation  I be available exempt prop for distribut	erty is ex	cluded and	administrat						FOR COURT USE ONLY
Estimated N	Number of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

Case 09-39971 Doc 1 Filed 10/23/09 Entered 10/23/09 16:36:15 Desc Main Document Page 2 of 12

Page 2 Name of Debtor(s): Voluntary Petition Rojas, Andres A. (This page must be completed and filed in every case) Cano, Cristina All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Joseph R. Ramos</u> October 23, 2009 Signature of Attorney for Debtor(s) (Date) Joseph R. Ramos Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 12 Document B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ Andres A. Rojas

Signature of Debtor Andres A. Rojas

#### X /s/ Cristina Cano

Signature of Joint Debtor Cristina Cano

Telephone Number (If not represented by attorney)

#### October 23, 2009

Date

#### Signature of Attorney\*

#### X /s/ Joseph R. Ramos

Signature of Attorney for Debtor(s)

#### Joseph R. Ramos 6208195

Printed Name of Attorney for Debtor(s)

#### Law Office Of Joseph R. Ramos

Firm Name

340 N. Lake Street Aurora, IL 60506

Address

#### Email: joseph@jramoslaw.com (630) 896-7261 Fax: (630) 896-7268

Telephone Number

### October 23, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Rojas, Andres A. Cano, Cristina

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

### Case 09-39971 Doc 1 Filed 10/23/09 Entered 10/23/09 16:36:15 Desc Main Document Page 4 of 12

B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Andres A. Rojas Cristina Cano		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 09-39971 Doc 1 Filed 10/23/09 Entered 10/23/09 16:36:15 Desc Main Document Page 5 of 12

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Andres A. Rojas Andres A. Rojas
Date: October 23, 2009

### Case 09-39971 Doc 1 Filed 10/23/09 Entered 10/23/09 16:36:15 Desc Main Document Page 6 of 12

B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Andres A. Rojas Cristina Cano		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 09-39971 Doc 1 Filed 10/23/09 Entered 10/23/09 16:36:15 Desc Main Document Page 7 of 12

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Cristina Cano
Cristina Cano
Date: October 23, 2009

Advanced Critical Transport 8940 Ogden ave. Brookfield, IL 60513

Aurora Emergency Assoc LTD P O Box 5990 Carol Stream, IL 60197

Best Buy P.O Box 15521 Wilmington, DE 19850

Care Credit P.O Box 981438 El Paso, TX 79998

Chase P.O Box 15298 Wilmington, DE 19850

Chase 800 Brooksridge Blvd. Westerville, OH 43081

Citi Card P.O Box 6000 The Lakes, NV 89163

Dependon Collection Service P.O. Box 4833 Oak Brook, IL 60523

Fifth Third Bank P.O Box 80051 Salinas, CA 93912

Firstsource Healthcare Advantage P.O Box 33009 Phoenix, AZ 85067

Fox Valley Imaging Center 1551 Bond St.
Naperville, IL 60563

GEMB/Care Credit P.O. Box 981439 El Paso, TX 79998-8254

GEMB/JCP Attn: Bankruptcy P.O. Box 103106 Roswell, GA 30076

GEMB/Walmart Attn: Bankrupcty P.O. Box 103106 Roswell, GA 30076

Home Depot P.O Box 689100 Des Moines, IA 50368

HSBC - Best Buy Attn: Bankruptcy Dept. P.O. Box 6985 Bridgewater, NJ 08807

HSBC Bank Attn: Bankruptcy P.O. Box 5253 Carol Stream, IL 60197

JC Penny P.O Box 103104 Roswell, GA 30076

Layola Medicine Two Westbrook Corporate Center Westchester, IL 60154

Layola University Medical Center 2160 S. First Ave. Maywood, IL 60153

Lowes P.O Box 103104 Roswell, GA 30076 Lowes/MGBA Attn: Bankruptcy P.O. Box 103106 Roswell, GA 30076

Lowews - MBGA P.O. Box 103106 Roswell, GA 30076

Macy's P.O Box 8066 Mason, OH 45040

Macy's - FDSB P.O. Box 8053 Mason, OH 45040

Mark D. Brent, Esq. 2000 W. Galena Blvd. - Ste 201 Aurora, IL 60506

Menards P.O Box 17602 Baltimore, MD 21297

MRSI 2250 E. Devon Ave. - Ste 352 Des Plaines, IL 60018

National City P.O Box 8043 Royal Oak, MI 48068

National City Attn: Bankruptcy Dept 6750 Miller Rd. Brecksville, OH 44141

National City Attn: Bankruptcy dept. 3232 Newmark Dr. Miamisburg, OH 45342 Nationwide Credit & Collection, Inc 9919 Roosevelt Rd. Westchester, IL 60154

Prairie Point Dental 3015 E. New York St. Suite A10 Aurora, IL 60504

Provena Mercy Medical Ctr. 1325 N. Highland Ave. Aurora, IL 60506

Rush Copley P.O Box 352 Aurora, IL 60507

Shell - Citi Attn: Cenmtralized Bankrutpcy P.O. Box 20507 Kansas City, MO 64195

Target P.O. Box 59317 Minneapolis, MN 55459

Target
P.O. Box 9475
Minneapolis, MN 55440

THD/CBSD CitiBank Visa P.O. Box 20507 Kansas City, MO 64195

The Room Place P.O Box 182125 Columbus, OH 43218

Value City P.O Box 182125 Columbus, OH 43218 Vaughn Athletic Center c/o Fox Valley Park Dist. 712 S. River St. Aurora, IL 60506

Walmart P.O Box 981064 El Paso, TX 79998

WFNB/Room Place P.O. Box 182273 Columbus, OH 43218